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## Federal Student Aid Programs

Your financial aid package is likely to include funds from the SFA programs. Note that not all schools participate in all SFA programs. These programs, described below, are administered by the U.S. Department of Education and provide over \$33 billion a year to students attending postsecondary schools:

- **Federal Pell Grants** are available to undergraduate students only. Grants do not have to be repaid. For the 2000-2001 school year, Federal Pell Grant awards ranged from \$400 to \$3,125.
- **Federal Stafford Loans** are student loans that must be repaid and are available to both undergraduate and graduate students. If your school participates in the William D. Ford Federal Direct Loan (Direct Loan) Program, the federal government provides the funds for your Stafford Loan. If your school participates in the Federal Family Education Loan (FFEL) Program, a private lender provides the funds for your Stafford Loan, although the federal government guarantees the loan funds. First-year undergraduates are eligible for loans up to \$2,625. Amounts increase for subsequent years of study, with higher amounts for graduate students. The interest rate is variable, but never exceeds 8.25 percent. If you qualify (based on need) for a **subsidized** Stafford loan, the government will pay the interest on your loan while you are in school, during grace periods, and during any deferment periods. You are responsible for paying all of the interest that accrues on an **unsubsidized** Stafford Loan.
- **Federal PLUS Loans** are unsubsidized loans made to parents. If you are independent or your parents cannot get a PLUS loan, you are eligible to borrow additional Stafford Loan funds. The interest rate is variable, but never exceeds 9 percent.
- **Campus-Based Programs** are administered by participating schools. There are three of these programs. **Federal Supplemental Educational Opportunity Grants** are grants available for undergraduates only; awards range from \$100-\$4,000. **Federal Work Study** provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses. **Perkins Loans** are low-interest (5 percent) loans that must be repaid; the maximum annual loan amount is \$4,000 for undergraduate students and \$6,000 for graduate students.

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